

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

EMERY B GURBAL
BRITTANY R GURBAL
Debtor(s)

Case No. 18-70827JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/29/2018.
- 2) The plan was confirmed on 01/30/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2019, 10/28/2020, 09/29/2022, 05/05/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2020.
- 5) The case was completed on 01/18/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,702.00.
- 10) Amount of unsecured claims discharged without full payment: \$125,927.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$64,389.43
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$64,389.43

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,887.60
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,387.60

Attorney fees paid and disclosed by debtor: \$471.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,023.00	925.49	925.49	5.72	0.00
BUREAU INVESTMENT GROUP PORT	Unsecured	509.00	553.30	553.30	3.42	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	395.00	395.83	395.83	2.45	0.00
CAPITAL ONE NA**	Unsecured	588.00	588.21	588.21	3.64	0.00
CAPITAL ONE**	Unsecured	2,571.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	1,461.00	NA	NA	0.00	0.00
CBCS	Unsecured	142.00	NA	NA	0.00	0.00
CBNA	Unsecured	5,240.00	NA	NA	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	2,993.00	3,039.35	3,039.35	18.78	0.00
CHASE BANK USA NA(*)	Unsecured	5,176.00	5,308.08	5,308.08	32.80	0.00
CHASE BANK USA NA(*)	Unsecured	4,751.00	4,797.25	4,797.25	29.65	0.00
CITIBANK NA**	Unsecured	NA	5,249.82	5,249.82	32.44	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	270.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	260.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	50.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	399.00	446.74	446.74	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	678.00	579.66	579.66	3.58	0.00
DISCOVER BANK(*)	Unsecured	6,424.00	6,599.50	6,599.50	40.78	0.00
ECMC(*)	Unsecured	1,263.00	36.10	36.10	0.22	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Unsecured	1,356.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	1,506.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,749.00	2,793.92	2,793.92	17.27	0.00
LVNV FUNDING LLC	Unsecured	NA	26,588.70	26,588.70	164.31	0.00
MIDLAND FUNDING	Unsecured	455.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	322.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,252.00	1,241.24	1,241.24	7.67	0.00
NATIONAL RECOVERY AGENCY	Unsecured	375.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	NA	0.00	0.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	8,290.00	8,290.96	8,290.96	51.24	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	NA	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA STATE EMPLOYEES CU/PSECU	Unsecured	3,842.00	3,842.77	3,842.77	23.75	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	NA	0.00	0.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	18,025.00	18,025.55	0.00	17,276.56	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	29,918.00	29,918.90	0.00	27,274.42	0.00
PENN CREDIT CORP	Unsecured	401.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	10,339.00	10,339.87	10,339.87	63.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,699.00	2,793.80	2,793.80	17.27	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,178.00	3,216.98	3,216.98	19.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,455.00	6,536.67	6,536.67	40.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,871.76	2,871.76	17.75	0.00
PRIORITY FIRST FCU(*)	Unsecured	11,620.00	11,599.74	11,599.74	71.68	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	144,000.00	144,304.40	12,780.70	12,780.70	0.00
SYNCHRONY BANK**	Unsecured	2,784.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	519.00	251.42	251.42	1.55	0.00
THE BUREAUS INC	Unsecured	553.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	6,010.00	6,060.28	0.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$12,780.70	\$12,780.70	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$44,550.98	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,780.70	\$57,331.68	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$108,887.16	\$670.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,387.60</u>
Disbursements to Creditors	<u>\$58,001.83</u>
TOTAL DISBURSEMENTS :	<u>\$64,389.43</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/07/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.